



Section #3

PATENT

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of :) Attorney Docket No.: 92654-004-401
James G. GATTO) Group Art Unit: 2876
Serial No.: 09/922,935)
Filed: August 7, 2001) Examiner: Unassigned

For: ELECTRONIC FUND TRANSFER OR TRANSACTION SYSTEM

**RESPONSE TO NOTICE TO FILE MISSING PARTS OF
NONPROVISIONAL APPLICATION and REQUEST FOR EXTENSION OF TIME**

Attention: Box Missing Parts
Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Responsive to the attached U.S. Patent and Trademark Office "Notice to File Missing Parts of Nonprovisional Application" (copy attached) mailed August 20, 2001, Applicant herewith submits a check in the amount of \$513.00 for the Late Declaration and statutory basic filing fees.

The fee calculation is as follows:

CLAIMS AS FILED					
	# Filed	# Allowed	# Extra	Rate	Fee
Total Claims	24	- 20 =	4	x 9.00	36.00
Independent Claims	4	- 3 =	1	x 42.00	42.00
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					
Other Fees (specify purpose): One-month Extension of Time					55.00
BASIC FEE					370.00
SURCHARGE for late Declaration					65.00
TOTAL FILING FEE					\$568.00

REQUEST FOR EXTENSION OF TIME

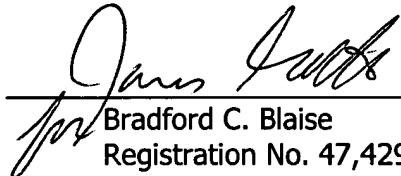
Pursuant to 37 C.F.R. §1.136, Applicant respectfully request a one-month extension of time to respond to the Notice to File Missing Parts of Nonprovisional Application to and including November 20, 2001.

In the event any variance exists between the amount enclosed and the PTO charges, please charge or credit any difference to Deposit Account No. 50-0311.

Respectfully submitted,

Date: November 20, 2001

By:


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